LLOYD'S

PREMIUM REPORTING – A STANDARD FOR COVERHOLDERS

USER GUIDE

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INTRODUCTION

The purpose of this document

This document provides guidance for each of the fields required, the expected content and the circumstances under which fields should be completed.

Why have coverholder premium reporting standards?

To make it easier for coverholders to do business with the Lloyd's market by:

- Replacing many differing requests from syndicates and brokers with one agreed set of premium information requirements
- Giving a clear statement of the information that is needed by Lloyd's syndicates, brokers and Lloyd's itself
- Enabling reduction of keystrokes, automation and straight through processing by standardising information flows whilst allowing coverholders to choose their own technologies and systems
- To ensure the correct movement of monies between market participants
- To ensure Lloyd's is able to meet tax and regulatory reporting obligations and maintain its licences around the world.

What does this mean for me as a coverholder? What should I do next?

- Talk to your broker in London about the standard and how it compares to your current submissions; you may not need to take any action yet
- If you manually create spreadsheets each month or currently submit on paper or word processing documents consider using the spreadsheet template for premium reporting being provided by Lloyd's; this can be found at www.lloyds.com/acord
- If you have a system which you use for reporting premiums, talk to your system vendor about the ease of changing systems to meet the standard. Let Lloyd's know which system you use so they can talk to vendors on behalf of the market as a whole; please contact CoverholderReportingStandard@lloyds.com
- If you are using Lloyd's Canadian coverholder system Lineage then you do not need to use the standard as well
- If any changes are needed, agree a sensible target date with your broker in London and your system vendors

Providing information to London

Coverholders typically provide premium information as a monthly submission known as a bordereau. The information will usually be provided to the London broker as a statement of what is being paid.

Information is often provided as a spreadsheet. This guide provides a recommended spreadsheet format. However, the information requirements may already be being met in a satisfactory manner by an existing format. If the recommended spreadsheet format is used then where conditional fields are not required, it is recommended such columns are hidden. Some coverholders are now able to provide XML and this is an acceptable format. It is the intention that a standard XML schema be created in 2011.

In the past information has sometimes been provided on paper, in faxes, in word processing formats or in PDF formats; however, brokers, syndicates and their strategic partners in London need to be able to map the information given to other details and to perform calculations. Paper, fax, word processing and PDF formats are not appropriate as they mean that parties in London can spend unnecessary time re-keying information.

It is recommended that coverholders agree with the London broker and Lloyd's syndicate the means via which they will provide information and which, if any, of the conditional fields need to be reported.

Providing information to Lloyd's local offices

In some territories, there is a requirement for the coverholder to report directly to the local Lloyd's office. Such reporting is often not specific to premium information, but may incorporate information on risks and claims, or require the provision of certificates or other documents. Where coverholders are reporting direct to the local Lloyd's office they are encouraged to discuss information requirements with such offices.

Providing information to local tax authorities

In some jurisdictions there is a requirement for the local coverholder to report and pay taxes direct to authorities; coverholders are expected to contact the local tax authorities and agree any such reporting and payment with them.

BACKGROUND

Coverholders are delegated authority to write risks on behalf of Lloyd's syndicates via binding authority contracts. Part of the contractual agreement is that the coverholder regularly reports the premiums they have collected to the Lloyd's syndicate.

Why is information on premiums needed in London?

Brokers and Lloyd's syndicates require certain information so they can keep track of risks written and ensure these are within the terms of the binding authority agreement.

Information on premium transactions, together with any additions or deductions made to these is needed to ensure that the correct monies move between coverholders, brokers and Lloyd's syndicates.

Lloyd's has a responsibility to report to various regulators and tax authorities around the world and to pay taxes on behalf of the Lloyd's market. To ensure this is done correctly Lloyd's is reliant on market participants including coverholders to provide key details on premium transactions, taxes and risks.

What is the standard?

The standard is the minimum information required from coverholders when reporting premiums being paid into the Lloyd's market.

The standard includes a series of mandatory fields; these must always be reported. In the recommended layout below these are shown in red.

The standard includes a series of conditional fields which are mandatory under certain conditions. Whether or not these are mandatory will usually be dependent on the territory and/or class of business; however, there may be other factors to consider. In the recommended layout below these are shown in yellow.

The following fields are mandatory:

- Coverholder name
- A reference for the binder contract
- The reporting period
- The class of business
- Type of insurance – direct, reinsurance etc
- Certificate reference
- (Re)insured name and country
- Risk inception and expiry date
- Location of risk – country
- Type of transaction
- Original currency
- Gross premium paid this time
- Commission %
- Commission amount
- Net premium to London
- Settlement currency

Recommended layout

The recommended layout showing all fields can be found at the end of this document.

Mandatory fields

The standard is comprised of a series of mandatory fields which must always be completed. The mandatory fields are as shown below.

The fields in yellow are conditional and are mandatory only under certain conditions.

- A reference for the binder contract must always be given; this could be the UMR or the agreement number or both if known.
- The class of business must always be given: this could be the section number from the binder contract, a written description of the class of business, or the Lloyd's risk code

Mandatory Fields are shown in red
Conditional Fields are shown in yellow; these are mandatory under certain conditions

These columns may either be completed on the first row as headers, or on each row

Coverholder	Binder Reference, at least one to be shown		Reporting Period	Class of Business at least one to be shown			Ins Type	Ref	Insured, or Reinsured if Reinsurance		Risk Details		Location	Trans Type	Transaction - Original Currency					Settlement Currency
Coverholder Name	Unique Market Reference (UMR)	Agreement No	Reporting Period	Section No	Class of Business	Risk Code	Type of Insurance (Direct or Type of Reinsurance)	Certificate Ref	Name or Company Name	Country	Risk Inception Date	Risk Expiry Date	Location of Risk Country	Transaction Type - Original Premium etc	Original Currency	Gross premium paid this time	Commission %	Commission Amount	Net Premium to London	Settlement Currency

A recommended layout showing all conditional and mandatory fields can be found at the end of this document.

HEADER FIELDS

The following fields will generally be the same for the whole report and may be provided once at the top of the report, or be repeated on each row. If any other fields in the submission are definitely the same for every single transaction, it is recommended the same logic is followed (i.e. - these may be included once at the top of the report).

Coverholder

The name of the coverholder should always be given. If the coverholder has multiple locations or branches then the branch should also be identified

The coverholder PIN is a unique identifier which is allocated by Lloyd's when an organisation is approved as a Lloyd's coverholder. Each branch is allocated a unique PIN. Where the PIN is known this should be stated in addition to the name of the coverholder.

Contract

We need to know which binding authority contract the report relates to.

The UMR, or unique market reference, is a reference assigned to the binding authority by the Lloyd's market. The UMR includes a reference to the London broker. The UMR should always be stated if known. Where the UMR is not known; the agreement number should be stated.

Reporting period

We need to know the period the report relates to. Ideally you should provide the start and end date of the period for which this is a report; and where the report is for longer than a month such detail must always be given. As a minimum for a monthly submission you should specify the month and year for which this is a report.

Type and class of business

Type and class of business is a key criteria when reporting to regulators or performing analysis.

If the insurance is not direct but reinsurance, then you should specify if this facultative, treaty or excess of loss.

Information must be provided to identify the class of business. One or more of the following must be provided:-

- A binding authority contract will include one or more sections which specify the class of business for which the coverholder has been given authority to write risks. The section, and therefore class of business, to which the risk relates should be reported.
- To ensure the class of business is correctly understood, please provide a textual description of the class of business in addition to the section number.
- Lloyd's classifies business using risk codes. The risk code which relates to the transaction should be specified if known.

Lloyd's references

The following information is needed to process transactions, but this does not have to be provided by the coverholder:-

- The unique reference assigned to the London broker
- The year of account

The London broker needs to ensure that these references are provided if they cannot be deduced from the UMR. The broker may choose to do this on the bordereaux or on a separate accompanying document. Where this information is known by the coverholder they may choose to provide this as part of their submission.

TRANSACTIONS

References

We need to know a unique reference which has been allocated to a risk so that we can consider different transactions relating to the same risk.

- For all risks a unique reference such as the certificate ID must be provided.
- Where there are a group of risks under one policy, please provide the policy or group reference in addition to the individual certificate number.

Insured, or reinsured if reinsurance

We need to know the name of the insured; or for reinsurance, the details of the reinsured. This may be the name and address of a firm, practice, sponsoring employer, company, life assured or policyholder.

We also need to the know the country in which the insured is resident, if they are a private individual, or has its main operating address, if it is a corporate body.

The country of origin is:-

- For a reinsurance contract, the country in which the ceding insurer's office; i.e. the reinsured, is situated
- For a global or multi-national policy, the country in which the insured's head or main office is situated
- For a master policy, the country in which the master policyholder is situated

If there are multiple parties with an interest in the risk domiciled in different countries, it is necessary to designate the country most appropriate in the circumstances as the "country of origin".

For different territories and classes of business, different levels of detail are needed; however, the country is always required. The appropriate level of detail should be provided as advised within Lloyd's tax and regulatory tool, Crystal: - http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal

Risk details

Lloyd's has a responsibility to report to a number of regulators around the world and in some cases is also responsible for paying taxes. Information is therefore needed so that premiums collected can be categorised for reporting and tax payments. Lloyd's syndicates and brokers also want to know key data about the risks so they can check that they are within the terms of the binder.

The following information is always needed:-

- The inception and expiry dates for the risk – that is the dates when coverage starts and ends. Where the period of cover cannot be described using dates, a narrative description should be given – for example a description of the voyage.

Further information may be needed dependent on the jurisdiction, class of business and other factors. Coverholders should refer to Crystal for the latest information on what is required: http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal.

Location of the risk

The location of the risk is a key factor when Lloyd's come to report to regulators and pay any taxes it has responsibility for.

The means of determining risk location may vary dependent on the type of business and country of origin. In addition different levels of information will be required dependent on the location of the risk; however, the country in which the risk is located must always be provided.

Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one territory.

Location of risk is not necessarily the territory where the risk itself is geographically located, nor is it necessarily the territory in which the insured resides:-

- 'Location of risk' is the country, state or territory in which an insured risk is deemed to be located for regulatory and tax purposes.
- An insurance policy may cover several risks located in multiple territories. This is called a 'global contract' and may give rise to regulatory obligations and tax liabilities in different territories.
- It is also possible for a risk to be "located in" more than one territory for regulatory purposes

How is location of risk determined?

- The definition of a 'local risk' is often detailed in each territory's insurance legislation. Local risks are those whose insurance is governed by the territory's insurance laws and are subject to its premium taxes or other fiscal charges.
- In addition to the territory's local risk definition there may be specific rules that apply to each class of business to help to determine the risk location.
- The Lloyd's 'Risk Locator' provides guidance on class specific rules for determining risk location. This guidance should be used in conjunction with the information in Crystal to determine in which territory the risk is located and whether or not it is covered by local laws.

The key questions to ask about an insurance contract are:

- Is it insurance or reinsurance?
  Lloyd's holds separate authorisations for insurance and reinsurance worldwide so it is important to consider this when defining risk location.
- What class of business is being written?
  For direct insurance, different classes of business may have different regulatory risk locations.
- Where is the insured/reinsured located?
  The location of the insured or reinsured can dictate regulatory risk location for certain classes of business.
- What is the physical location of the insured risk?
  The geographical location of the risk dictates regulatory risk location for certain classes of business.

Lloyd's risk locator tool can be used to help determine the risk location:-

http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator

Lloyd's tax and regulatory tool, Crystal, can be used to determine the level of detail needed:-
http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal

Transaction type

The type of transaction – such as original premium, additional premium or return premium must be stated.

Transaction, in the original currency

Information about the premium transaction is vital to the report to ensure that the correct monies are moved between parties and reported to the various regulators; to ensure the correct taxes and levies are paid and to ensure correct trust funding.

The following information must always be provided:-

- The currency in which the transaction was originally paid by the insured or reinsured.
- The gross premium which has been paid. The gross premium must be expressed in the original currency.
- The % commission which has been taken by the coverholder; this may include local commission paid to retail agents or introducers of business.
- The amount of commission taken by the coverholder. This must be expressed in the original currency.
- The amount being paid to the broker in London. This must be expressed in the original currency.

The following information may need to be provided, dependent on the territory, class of business and any additions or deductions which have been made:-

- For any changes, cancellations or endorsements the date from which these are effective and where appropriate when these expire.
- Terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA should be shown on a separate row as a separate transaction and should not be included in the gross premium transaction.
- Any additions or deductions being made such as taxes, fees, levies or the acessori must be stated; see details below.
- Any other fees, additions or deductions should be shown as separate rows/transactions.

Transaction, settlement currency

The currency in which monies are being paid (settled) to London must be given.

If the currency in which monies are being settled is different to the original currency then the rate of exchange must be stated; together with the net amount being paid to London expressed in the settlement currency (that is the currency in which it is being paid).

Instalments

Where the transaction is one in a series of instalments for the premium; the gross and net premium fields should be completed with details of the amount being paid in this transaction. The sum of all instalments being paid for the premium (i.e. the total premium) should also be given; this should not include any endorsement premiums.

US

If the original premium is in US dollars, irrespective of risk location or the location of the insured, or where the coverholder is domiciled in the US; then the US classification must be reported:-

- US surplus lines
- US reinsurance
- Illinois licensed
- Kentucky licensed
- USVI licensed (“USVI” stands for “US Virgin Islands”)
- Non regulated
- Exempt

“Exempt” must be exempt from US state doing business and surplus lines laws. The classification “Exempt” must not be used to identify surplus lines risks exempt from tax; such risks must be classed as “US surplus lines”.

For direct business, the state in which the transaction was filed must also be given.

Surplus lines broker details

If the risk is classified as “US Surplus Lines” then you must provide the US surplus lines broker(s) name, state and surplus lines licence number. It is preferable that the full address details are given.

The surplus lines broker whose details are provided is the intermediary who has filed details of the insured risk with a US state insurance department or other authority. For most risks it will also have arranged payment of tax.

In most states either the SSN or FEIN number of the surplus lines broker or surplus lines agency is used as the surplus lines licence number.

If taxes and filings are due in more than one state/territory then details must be provided of all the surplus lines brokers who pay taxes and make filings. The licence number provided must be the surplus lines licence number for the state in which the filing is made.

For surplus lines transactions where the state of filing is New Jersey, the unique transaction number issued by the surplus lines broker responsible for filing in New Jersey must be provided. This is a unique number which is 14 characters long.

Further information can be found here:

http://www.lloyds.com/Lloyds/Offices/Americas/US-homepage/Placing-Risk/How-to-access-Lloyds#surplus

Taxes, levies and para fiscal fees

Why is information on taxes important?

If taxes are not correctly identified at the earliest opportunity:

- Underwriters, the insured and/or the broker may be exposed to unexpected charges.
- The business will be rejected at the processing stage.
- It will be difficult to revisit tax calculations and collect taxes from the insured if the contract and premium has already been agreed.

What sort of taxes and levies may apply to insurance?

- Premium tax: This is usually the insured's responsibility to pay but insurer's responsibility to administer. General sales tax and stamp duty: This is charged on a range of transactions and may be due on insurance.
- Income and corporation tax: This may be charged on insurer's operations depending on how they are organised.
- Withholding tax: This is withheld from a payment and paid to tax authorities by a person making a payment. It can be due on non-admitted insurance.
- Other fiscal charges: e.g. fire brigade charges, natural catastrophe levies. These can require detailed record-keeping by insurer.

What factors influence where and what taxes are due?

- The nature of the business, i.e. is it reinsurance or insurance?
- Where the insured is established or property located.
- The nature of the risk and the class of insurance it falls under.
- How the risk is written, is it via a coverholder, local broker or direct and what countries are involved in the intermediary chain?

How are taxes managed for Lloyd’s?

- Lloyd's centrally prepares and renders tax returns on behalf of the Lloyd's market based on information provided by Lloyd’s syndicates.
- Coverholders should ensure tax is correctly noted on their reports. Tax information found to be missing or incorrect will lead to the policy being rejected and delays in the premium being paid to underwriters and taxes being paid to the tax authorities.

How can I find out more?

Lloyd's tax and regulatory tool, Crystal, and the accompanying guidance tool Crystal Assist, can be used to determine which taxes need to be reported on:-http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal

Reporting taxes

It should be noted that it is possible for a number of taxes in the same or different jurisdictions to be applicable to a premium.

As it is difficult to show many taxes against one premium transaction in a spreadsheet format; it is suggested that either the tax columns are repeated for each tax; or that each tax is shown on a separate row in the spreadsheet. Where separate rows are used care must be taken to ensure it is clear that different taxes are being shown and to avoid double counting of the original premium.

The following information needs to be provided for each tax:-

- The jurisdiction – for example UK
- The type of tax – for example premium tax
- The amount of premium which is taxable
- The means by which the tax has been calculated – for example any fixed rates, % or multipliers
- The amount of tax
- Whose responsibility it is to administer and to pay the tax

For taxation headings the term “payable by” refers to the party bearing the economic cost of the tax. The term “administered by” refers to the party responsible for settling the tax with the relevant tax authorities.

In the recommended layout shown below, the tax, levy or para fiscal charges block of columns should be repeated for each applicable tax.

Other fees and deductions

Where fees have been charged or deductions made from the original premium collected which are not commission, or formal taxes or levies; then these must be reported.

A description and the amount of the fee should be given.

It is recommended such transactions are shown as separate transactions on different rows on a spreadsheet.

Other intermediaries

Where other intermediaries; for example open market correspondents, producing brokers and local brokers; have been involved in the transaction this may mean that additional taxes or regulations apply. The details of intermediaries should be provided where necessary including their:-

- Role
- Name
- Any reference numbers or licence numbers
- The address, including the state/province/territory etc where appropriate, the post/zip code and the country

The details of the coverholder and the London broker do not need to be provided as these are already known in London.

Further details of open market correspondents in Canada can be found here:- http://www.lloyds.com/The-Market/Directories/Open-Market-Correspondents-directory?letter=a

Notes

An additional column has been included in the recommended layout for any additional information you wish to provide.

Trailers and Totals

For clarity it is suggested that the following information is included in the submission:-

- A row number on each record/transaction as a unique identifier should a query arise
- The total number of records/transactions
- Totals for gross premium, net premium, commission, brokerage, tax amounts etc as relevant by
    - Binding authority contract – agreement number or UMR
    - Type of insurance – direct or type of reinsurance
    - Lloyd's risk code
    - Settlement currency
    - Original currency
    - Location of risk country
    - Location of risk country sub-division, for example, state, province
    - US classification
    - Year of account
    - Transaction type
    - Surplus lines broker
    - NAIC code
    - Tax, levy, fee type
    - Year of account

DETAIL TO BE ADDED BY THE BROKER IN LONDON

The following information will typically be provided by the broker in London.

Such information does not need to be added to the bordereaux and will often be included in an accompanying London Premium Advice Note (LPAN); but columns have been provided.

The broker and the coverholder may agree that this is also completed by the coverholder; in which case the broker will typically need to provide the coverholder with this information in advance.

In some cases, the information may be able to be deduced from information already provided and so does not need to be supplied again.

Brokerage

The broker in London will need to specify the brokerage being charged as a percentage of the gross premium paid by the insured and as an amount.

Final net premium

The broker must state the final premium net of any deductions made by the coverholder and their own brokerage; that is the net premium to London minus any brokerage. This must be stated in the original currency. If appropriate this must also be stated in the currency in which the amounts are being settled to the Lloyd's syndicate. If this is different to the original currency then the rate of exchange and the final net premium to the Lloyd's syndicate in the settlement currency must be given.

If Lloyd's is not receiving 100% of the final net premium then the proportion of the final net premium which is for Lloyd's should be stated.

Where the London broker receives a premium bordereau and settlement in the original currency and needs to covert this to a settlement currency, then the broker should also provide the settlement currency and rate of exchange.

FIELD CONTENT AND CONDITIONS FOR COMPLETION

Type of Information	Field	Description	Conditions
Coverholder, Binder and Report Details	Coverholder Name	The name of the coverholder who has created the submission.	Mandatory for all transactions
	Coverholder PIN	The unique identifier for the coverholder branch which has been allocated by Lloyd's. This can be found in Lloyd's Atlas system. The coverholder PIN is a 9 digit number. Further information on Atlas can be found here: http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Atlas	Should be stated if known.
	Unique Market Reference (UMR)	The unique reference for the binding authority contract allocated by the Lloyd's market. All UMRs start with B, followed by the Lloyd's broker's number and a series of characters. The UMR should not contain any spaces, hyphens, slashes or other punctuation; it should only contain the numbers 0-9 and the letters A-Z. Maximum length 17 characters.	Mandatory for all submissions where known
	Agreement No	Any other reference by which the binder agreement is known.	If the UMR is not known then the agreement number should be stated
	Reporting Period (Start Date)	The start date for the reporting period being submitted.	Preferred.
	Reporting Period (End Date)	The end date of the reporting period being submitted. As a minimum the month and year of the reporting period must be given.	Mandatory for all transactions to include the month and year as a minimum

Type of Information	Field	Description	Conditions
Coverholder, Binder and Report Details (continued)	Section No	The number of the section from the binding authority contract which authorises this class of business to be written.	One or more of the Lloyd's risk code, binder section number or a narrative description of the class of business must be given,
	Class of Business	A description of the class of business.	One or more of the Lloyd's risk code, binder section number or a narrative description of the class of business must be given,
	Risk Code	Lloyd's categorises information on risks and premiums using a series of risk codes. If you are familiar with these, then please specify the risk code for this transaction. http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_codes	To be supplied where known.
	Type of Insurance	The type of insurance or re-insurance: - Direct - Facultative Reinsurance - Treaty Reinsurance - Excess of Loss	Mandatory for all transactions
	London Broker Ref	The unique reference for the broker in London which has been assigned by Lloyd's.	It is not mandatory for the coverholder to provide this information, however, it must be provided by the broker if it cannot be deduced from the UMR. This information can be provided in either the bordereau or in an accompanying document from the London broker. If this information is known by the coverholder, it is recommended that it is provided.
	Year of Account	Lloyd's year of account in which the binding authority was incepted.	It is not mandatory for the coverholder to provide this information, however, it must be provided by the broker if it cannot be deduced from the UMR. This information can be provided in either the bordereau or in an accompanying document from the London broker. If this information is known by the coverholder, it is recommended that it is provided.

Type of Information	Field	Description	Conditions
Reference	Certificate Ref	The unique reference for the risk, usually the certificate number.	Mandatory for all transactions
Insured or Reinsured if Reinsurance	First Name	The first name of the insured. Where the name of the insured cannot be split into first and last names the full name of the insured should be given in the "Full name, last name or company name" field.	Required for all insurance where the insured is an individual.
	Full Name, last name or company name	The name of the company or the last name of the individual insured; or for reinsurance, the name of the insured. Where the name of the insured/reinsured is not known a code to uniquely identify them should be supplied instead.	Mandatory for all transactions.
	State, Province, Territory, Canton etc	If the country in which the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body is a country with sub-divisions such as states, then the sub-division.	Mandatory for all countries which include sub-divisions.
	Country	The country in which the insured is resident, if they are a private individual, or has its main operating address, if it is a corporate body. For a reinsurance contract, the country in which the ceding insurer's office is situated. For a global or multi-national policy, the country in which the insured's head or main office is situated. For a master policy, the country in which the master policyholder is situated. If there are multiple parties with an interest in the risk domiciled in different countries, it is necessary to designate the country most appropriate in the circumstances as the "country of origin". It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm	Mandatory for all transactions

Type of Information	Field	Description	Conditions
Risk Details	Type of Business, New or Renewal	If this is a renewal that has previously been placed under a Lloyd's binding authority then this should be marked as a renewal. If this is new business, either completely new to you, or you have not placed this business under a Lloyd's binding authority previously then this should be marked as new. Recommended content: - New - Renewal	Mandatory for all transactions where the risk or the insured are located in Ireland.
	Risk Inception Date	The inception date of the risk; the date on which coverage starts.	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.
	Risk Expiry Date	The expiry date of the risk; the date on which coverage ends.	Mandatory for all transactions. Where the period of coverage cannot be expressed as dates; details should be provided in the "Period of Cover Narrative" field.

Type of Information	Field	Description	Conditions
Location of Risk	Country	The country where the risk is located. Lloyd's risk locator tool can be used to help confirm the location of the risk http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one country. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm	Mandatory for all transactions
	State, Province, Territory, Canton etc	If the risk is located in a country with sub-divisions, for example states, then the sub-division in which the risk is located. Some risks may need to be split across a series of rows of detail where elements of the risk are located in more than one country sub-division.	Mandatory for all countries which include states and provinces.

Type of Information	Field	Description	Conditions
Transaction	Transaction Type	The type of transaction being reported; for example: - Original premium - Additional premium - Return premium - Additional premium for brokerage or commission - Additional premium for fees or expenses - Return premium for fees or expenses - Return premium for brokerage or commission	Mandatory for all transactions
	Endorsement Effective Date	The date from which this transaction applies. For example, If this is an endorsement, then the date of the endorsement.	Mandatory for all transactions for which the risk inception date is not the start date; for example the endorsement start date.
	Endorsement Expiry Date	The date the transaction ends. For example if this is an endorsement which only applies for one month then the end date of the period for which it applies.	Mandatory for all transactions where the end/expiry date is known and this is not the same as the risk expiry date; for example the endorsement end date for a fixed period endorsement.

Type of Information	Field	Description	Conditions
Transaction – Original Currency	Original Currency	The original currency in which the premium was paid. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm	Mandatory for all transactions
	Gross Premium Paid this Time	The premium paid in this transaction before any deductions. If this transaction is an instalment, this should be the gross amount of this instalment. Where an element of the premium is for terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA then this needs to be shown as a separate transaction, for example on a separate row on the spreadsheet. For example: Gross premium paid this time is $100 of which $20 is TRIA. This would be shown as two separate transactions one for $80 and one for $20. Class of business and/or risk code fields should be used to identify the type of transaction. For further information on terrorism premiums please see section 4.10 on terrorism in Lloyd's risk code guidance notes: http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_codes If you are unable to separate terrorism premium as a separate transaction/row then the gross and net premium columns should include the terrorism amount, and in addition the terrorism amount should be shown in the terrorism premium column.	Mandatory for all transactions

Type of Information	Field	Description	Conditions
Transaction Original Currency (continued)	Terrorism Premium	If you are unable to provide the terrorism premium (such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA terrorism premium) as a separate transaction, then this should instead be shown in this column.	To contain terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA when this cannot be displayed as a separate transaction
	Commission %	The commission taken by the coverholder expressed as a % of the gross premium in the original currency. This may include commission to retail brokers or introducers.	Mandatory for all transactions
	Commission Amount	The commission taken by the coverholder expressed as an amount in the original currency. This may include commission to retail brokers or introducers.	Mandatory for all transactions
	Acessori	The amount of any acessori deducted by the coverholder in Italy.	Mandatory for Italian transactions; if no acessori has been deducted then state zero.
	Total Taxes and Levies	The sum of any taxes, levies or Para fiscal fees which have been added or deducted from the gross premium. Expressed in the original currency. If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.	Mandatory if taxes have been added or deducted from the gross premium being declared.

Type of Information	Field	Description	Conditions
Transaction Original Currency (continued)	Net Premium to London	The premium being paid to the broker in London. That is the premium paid in this transaction. All deductions and additions should be listed in the appropriate tax or levy, coverholder commission or acessori field. The amount should be expressed in the original currency. This should exclude any terrorism premium such as UK Pool Re, US TRIA, French GAREAT or Australian ATIA or fees which are being shown as separate transactions – see comments re gross premium. If you are unable to separate terrorism premium as a separate transaction/row then the gross and net premium columns should include the terrorism amount, and in addition the terrorism amount should be shown in the terrorism premium column. If this transaction is an instalment, this should be the net amount of this instalment.	Mandatory for all transactions

Type of Information	Field	Description	Conditions
Transaction Settlement Currency	Settlement Currency	The currency in which the coverholder is paying premiums to London. This may be the same or different to the original currency. This will typically be one of Lloyd's settlement currencies: AUD Australian Dollar CAD Canadian Dollar DKK Danish Krone EUR Euro HKD Hong Kong Dollar NZD New Zealand Dollar NOK Norwegian Krone GBP Pound Sterling ZAR Rand SGD Singapore Dollar SEK Swedish Krona CHF Swiss Franc USD US Dollar JPY Yen It is recommended that the ISO 4217, 3 letter currency code be used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm	Mandatory for all transactions

Type of Information	Field	Description	Conditions
Transaction Settlement Currency (continued)	Rate of Exchange	The rate of exchange between the original and settlement currency. For example if the original currency was Euros and the settlement currency is Pounds Sterling and 1 Euros = 0.82 Pound. 1 divided by 0.82 = 1.22; so the rate of exchange would be 1.22	Mandatory where payment to London is being made in a different currency to the original currency of the premium.
	Net Premium to London	The amount of premium being paid to the broker in London. That is the premium paid in this transaction. All deductions and additions should be listed in the appropriate tax or levy, coverholder commission or acessori field. The amount should be expressed in the settlement currency. This should exclude any UK Pool Re, US TRIA, French GAREAT or Australian ATIA terrorism premium or fees which are being shown as separate transactions – see comments re gross premium.	Mandatory where payment to the broker in London is being made in a different currency to the original currency of the premium.

Type of Information	Field	Description	Conditions
US	US Classification	The US classification of the risk: - US Surplus Lines - US Reinsurance - Illinois Licensed - Kentucky Licensed - USVI Licensed (US Virgin Islands) - Non-Regulated - Exempt	Mandatory for all risks where the country of origin is the US or the original currency of premium is US dollars.
	State of Filing	The US state in which the transaction was filed	Mandatory for all direct insurance risks filed in the US.

Type of Information	Field	Description	Conditions
Surplus Lines Broker	Name	The name of the intermediary who has filed details of the insured risk with a US state insurance department or authority. If taxes and filings are made in more than one state that the details of all surplus lines brokers must be given on different rows for each state.	Mandatory for all risks filed in the US which are classified as US surplus lines
	Licence No	The surplus lines licence number of the intermediary who has filed details of the insured risk with a US state insurance department or authority.	Mandatory for all risks filed in the US which are classified as US surplus lines
	New Jersey SLA No	The unique transaction number issued by the New Jersey surplus lines broker. This should be a unique number which is 14 characters long.	Mandatory for all transactions for risks filed in the US in the state of New Jersey which are classified as US surplus lines
	Address	The address at which the surplus lines broker is located	Preferred for all risks filed in the US which are classified as US surplus lines
	State	The state in which the surplus lines broker is located	Mandatory for all risks filed in the US which are classified as US surplus lines
	Zip Code	The zip code at which the surplus lines broker is located	Preferred for all risks filed in the US which are classified as US surplus lines
	Country	The country in which the surplus lines broker is located. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm	Mandatory for all risks filed in the US which are classified as US surplus lines where the surplus lines broker is not located in the US.

Type of Information	Field	Description	Conditions
US Reinsurance	NAIC Code	The NAIC company code of the ceding US insurer, that is, the US reinsured. If there are multiple NAIC codes then the premium should be split over each code and thus appear on different rows. If the cedent does not have a NAIC code then the FEIN for the cedent must be specified. Further details can be found here:- http://www.naic.org/index_industry.htm	Mandatory for business classified as US Reinsurance.
Total Premium	Total premium, sum of instalments	The total gross premium which is being paid, that is the sum of premiums being paid as instalments before any additions or deductions. This should be expressed in the original currency. This should exclude any terrorism premium such as US TRIA, French GAREAT or Australian ATIA or fees which are being shown as separate transactions – see comments re gross premium. Any premiums for endorsements should be excluded.	Required where a transaction is an instalment and one in a series of premium payments.

Type of Information	Field	Description	Conditions
Insured or Reinsured – Further Details	Fiscal Code or company registration code	The fiscal code (allocated to an organisation or individual by the Italian tax authority) for the enterprise or individual who is insured, or reinsured. Further details can be found here:- http://www1.agenziaentrate.it/inglese/glossary/index_glossary.htm#C In other territories, the company registration number should be given.	The individual policyholder's fiscal code is required where the insured is located in Italy for insurance premiums paid on personal accident and life risks. The individual or company policyholder's fiscal code is required where the insured is located in Italy for insurance contracts except third party liability and assistance contracts. In other countries, the company registration code is recommended.
	Address	The full address for the insured, or for reinsurance the full address of the reinsured. This should be where the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body. Used for reporting fire brigade charges in Spain. Also required in Italy and South Africa.	Mandatory for insured or reinsured where the country of origin is Italy, South Africa or Spain.
	Postcode, Zip Code or Similar	The post code, zip code or similar for the insured, or reinsured. This is should be where the insured/reinsured is resident, if they are a private individual, or has its main operating address, if it is a corporate body. Used for reporting fire brigade charges in Spain. Also required for Australia, Italy and South Africa	Mandatory for insured or reinsured where the country of origin is Australia, Italy, South Africa or Spain.

Type of Information	Field	Description	Conditions
Location of Risk Further Details	Address	The full address of the risk. Used for reporting of fire brigade charges in Spain. Also required for taxable risks in Italy and for French legislation details. Lloyd's risk locator tool can be used to help confirm the location of the risk http://www.lloyds.com/The-Market/Operating-at-Lloyds/Resources/Risk_locator	Required for risks located in France, Italy and Spain.
	County	If the risk is located in a country with counties, then the county in which the risk is located.	Preferred for risks located in countries with counties
	Postcode, Zip Code or similar	The postcode of the risk. Used for reporting of fire brigade charges in Spain. Also required for taxable risks in Italy and for French legislation details, and for risks located in Australia.	Required for risks located in Australia, France, Italy and Spain.

Type of Information	Field	Description	Conditions
Risk Further Details	Policy or Group Ref	The unique identifier for the group of risks or certificates such as the policy, or group reference.	Mandatory for all transactions where a series of certificates have been written under a group or policy reference.
	Name or Registration No of Aircraft Vehicle, Vessel etc	The name of the ship, the registration number of the aircraft, registration number of the vehicle etc	Mandatory for all aircraft. Mandatory for Spanish vehicles. May be requested by the underwriter for other territories and classes.
	Period of Cover – Narrative	Where the period of cover cannot be defined by specific dates, a narrative description of the cover.	Required where the period of cover cannot be expressed as dates.
	Number of Policies	The number of different policies which are covered by this transaction.	Mandatory where the risk or the insured are located in Spain.
	Number of Vehicles	The number of different vehicles which are covered by this transaction.	Mandatory where the risk or the insured are located in Spain.
	Wet Marine Indicator	Please refer to Lloyd's Crystal tool for latest information http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal	Please refer to Lloyd's Crystal tool for latest information http://www.lloyds.com/The-Market/Tools-and-Resources/Tools-E-Services/Crystal

Type of Information	Field	Description	Conditions
Sum Insured	Sum Insured Currency	The currency in which the sum insured is expressed. This is required for: - Terrorism reporting obligations in Australia - Motor business in Hong Kong - As part of the 'Policy Register' that Lloyd's are required to maintain to meet Papua New Guinea Legislative requirements. - Where the risk or insured are located in Switzerland - Required in Kentucky for determination of mine subsidence on homeowner policies. - Required in Canada for Ontario liability business and for earthquake coverage in British Columbia and Quebec. Also required in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm	Mandatory where the risk or insured/reinsured is located in Australia, Papua New Guinea or Switzerland Mandatory for motor business in Hong Kong, Mandatory for home owner business in Kentucky and preferred for other policies where the risk is located in Kentucky. Mandatory for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.

Type of Information	Field	Description	Conditions
Sum Insured (continued)	Sum Insured Amount	The total amount of the sum insured expressed in the sum insured currency. This should be the sum insured which is most applicable to this binder. This is required for: - Terrorism reporting obligations in Australia - Motor business in Hong Kong - As part of the 'Policy Register' that Lloyd's are required to maintain to meet Papua New Guinea Legislative requirements. - Where the risk or insured are located in Switzerland - Required in Kentucky for determination of mine subsidence on homeowner policies. - Required in Canada for Ontario liability business and for earthquake coverage in British Columbia and Quebec. Also required in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.	Mandatory where the risk or insured/reinsured is located in Australia, Papua New Guinea, Switzerland Mandatory for motor business in Hong Kong, Mandatory for home owner business in Kentucky and preferred for other policies where the risk is located in Kentucky. Mandatory for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.

Type of Information	Field	Description	Conditions
Deductible	Deductible Currency	The currency in which the deductible is expressed. This is required where the risk or insured are located in Australia to meet NCPD reporting obligations to APRA and also for Lloyd's syndicates to complete reports relating to terrorism. Required in Canada for Ontario liability business and for earthquake coverage in British Columbia and Quebec. Also required in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories. It is recommended that the ISO 4217, 3 letter alphanumeric currency codes are used. More details can be found here:- http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm	Required where the risk or the insured or reinsured are located in Australia. Required for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.

Type of Information	Field	Description	Conditions
Deductible (continued)	Deductible Amount	The deductible or excess for the policy. This is required where the risk or insured are located in Australia to meet NCPD reporting obligations to APRA and also for Lloyd's syndicates to complete reports relating to terrorism. Required in Canada for Ontario liability business and for earthquake coverage in British Columbia and Quebec. Also required in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.	Required where the risk or the insured or reinsured are located in Australia. Required for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.
	Deductible Basis	The basis on which losses would be paid. Suggested values:- • Any one accident or occurrence • In aggregate • Any one claim • Any one event • Any one interest • Any one loss • Any one person, passenger or patient • Combines single limit any one loss • Combined single limit • Each and every loss • Each and every interest	Required where the risk or the insured or reinsured are located in Australia. Required for Ontario liability business, earthquake coverage in British Columbia and Quebec. Mandatory in Canada for automobile business for the following provinces Alberta, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec; and for the following territories Yukon, Nunavut and the Northwest Territories.

Type of Information	Field	Description	Conditions
Tax, Levy, Fee or Para Fiscal Charge **Information to be repeated for each tax**	Jurisdiction	The jurisdiction to which the tax is payable. This might be a country, state, province, county or parish for example.	Required for all taxes, levies and Para fiscal charges
	Tax Type	The tax which is applicable to the premium being reported.	Required for all taxes, levies and Para fiscal charges
	Taxable Amount	The amount of premium, and fees if appropriate, to which the tax applies If this amount needs to be deducted from the original premium to give the net, then it is recommended that a minus sign should be shown.	Required for all taxes, levies and Para fiscal charges
	%	If the tax or levy is a percentage, then the percentage rate at which the tax is applied.	Required for all taxes, levies and Para fiscal charges where the tax is a percentage
	Fixed Rate	If the tax or levy is a fixed rate, then the fixed rate at which the tax is applied.	Required for all taxes, levies and Para fiscal charges where the tax is a fixed rate or a multiple of a fixed rate
	Multiplier	The number of items to which the fixed rate has been applied. For example if this is the number of vehicles and the number of vehicles is 5, then the multiplier is 5.	Required for all taxes, levies and Para fiscal charges where the tax is a multiple of a fixed rate
	Amount	The total tax liability for a specific tax against the premium amount being reported. The amount should be expressed in the original currency of the premium.	Required for all taxes, levies and Para fiscal charges
	Administered By	The party responsible for settling the tax with the relevant tax authorities.	Required for all taxes, levies and Para fiscal charges
	Payable By	The party bearing the economic cost of the tax.	Required for all taxes, levies and Para fiscal charges

Type of Information	Field	Description	Conditions
Other Fee, Deduction or Addition	Description	A description of the fee or other deduction or addition being made to the premium	Required for any fee transaction.
	Amount	The total amount being added or deducted.	Required for any fee transaction.

Type of Information	Field	Description	Conditions
Intermediary NB: This information should be repeated for each intermediary.	Role	The role of the intermediary.	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
	Name	The name of the intermediary.	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
	Reference No	Any reference number allocated to the intermediary; for example the open market correspondent number.	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
	Address	The address of the intermediary.	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
	State, province, territory, canton etc	The state, province, territory or canton in which the intermediary is located	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
	Postcode, Zip Code or similar	The postcode or zip code at which the intermediary is located	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
	Country	The country where the intermediary is located. It is recommended that the ISO 3166 2 letter country codes are used. Further details can be found here: http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm	Any of the following intermediaries who are involved in the transaction should be specified: - Open market correspondents, producing brokers or local brokers.
Notes	Notes	Any notes or extra comments	As required

Details to be added by the broker in London

Type of Information	Field	Description	Conditions
Brokerage	Brokerage % of gross premium	The amount being deducted as brokerage expressed as a percentage of the gross premium paid by the insured.	This information can be provided in either the bordereau or in an accompanying document from the London broker.
	Brokerage Amount (Original Currency)	The amount being deducted as brokerage expressed in the original currency.	Required where the brokerage is being settled in the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
Final Net Premium	Final Net Premium (Original Currency)	The final net premium amount - that is the gross premium after all deductions and additions including the coverholder commission and the brokerage, expressed in the original currency.	Required for all transactions. This information can be provided in either the bordereau or in an accompanying document from the London broker.

Type of Information	Field	Description	Conditions
Final Net Premium (continued)	Settlement Currency	Where the London broker has received premium in the original currency and needs to convert this to a settlement currency, the settlement currency. This must be one of the following currencies: AUD Australian Dollar CAD Canadian Dollar DKK Danish Krone EUR Euro HKD Hong Kong Dollar NZD New Zealand Dollar NOK Norwegian Krone GBP Pound Sterling ZAR Rand SGD Singapore Dollar SEK Swedish Krona CHF Swiss Franc USD US Dollar JPY Yen It is recommended that the currency code be used.	Required for all transactions where the London broker is settling in a different currency to that which the coverholder paid them. This information can be provided in either the bordereau or in an accompanying document from the London broker.

Type of Information	Field	Description	Conditions
Final Net Premium (continued)	Rate of Exchange	The rate of exchange between the original and settlement currency. For example if the original currency was Euros and the settlement currency is Pounds Sterling and 1 Euros = 0.82 Pound. 1 divided by 0.82 = 1.22, so the rate of exchange would be 1.22.	Required for all transactions where the London broker is settling in a different currency to that which the coverholder paid them. This information can be provided in either the bordereau or in an accompanying document from the London broker.
	Brokerage Amount (Settlement Currency)	The amount being deducted as brokerage expressed in the settlement currency.	Required where the brokerage is being settled in a different currency to the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
	Final net premium (settlement currency)	The final net premium amount - that is the gross premium after all deductions and additions including the coverholder commission and the brokerage, expressed in the settlement currency.	Required where the premium is being settled in a different currency to the original currency. This information can be provided in either the bordereau or in an accompanying document from the London broker.
	% for Lloyd's	The proportion of the final net premium which is for the Lloyd's market expressed as a percentage.	Required where 100% of the final net premium is not for the Lloyd's market; but the submission is being made for the Lloyd's market. This information can be provided in either the bordereau or in an accompanying document from the London broker.

PREMIUM REPORTING STANDARD, RECOMMENDED LAYOUT, ALL FIELDS

The following layout is the recommended layout:-

- Mandatory fields are shown in red.
- Fields shown in yellow are conditional and are mandatory under certain conditions; further details are given above
- It is recommended that columns which are not required are hidden
- Some fields may be the same for all records; these can either be repeated on each record or shown once on the first record.
- Whilst two rows of fields are shown below it is intended all fields would appear as one record/row on the spreadsheet for each transaction.
- More than one tax may apply to one premium and this is difficult to show in a spreadsheet format. It is suggested that either the tax columns are repeated for each tax, or each tax is shown on a separate row in the spreadsheet. Where separate rows are used care must be taken to ensure it is clear that different taxes are being shown and to avoid double counting of the original premium.
- The intermediary columns may be repeated for each intermediary being reported
- It is recommended that the total number of records/transactions is stated and each row/transaction is given a unique number to aid with any queries
- It is recommended that totals are given for gross and net premium, commission, brokerage and tax amounts by key criteria; for example binding authority contract (agreement number or UMR), type of insurance (direct, or type of reinsurance), Lloyd's risk code, settlement, currency, original currency, location of risk country, location of risk country sub-division (for example, state, province), US classification, year of account, transaction type, surplus lines broker, NAIC code, Tax, levy, fee type and year of account

Mandatory Fields are shown in red
Conditional Fields are shown in yellow; these are mandatory under certain conditions

| These columns may either be completed on the first row as headers, or on each row | | |